What is claimed is:

- A thermal barrier coating for a substrate, said coating comprising
 a MCrAlY bond coat;
 an intermediate crack resistant ceramic coating on said bond coat; and
 a vertically cracked top coat of yttria stabilized zirconia on said intermediate coat.
- 2. A thermal barrier coating as set forth in claim 1 wherein said intermediate coating includes a plurality of pores therein to resistant crack propagation.
- A thermal barrier coating as set forth in claim 2 where said intermediate coating includes polyester.
- 4. A thermal barrier coating as set forth in claim 1 wherein said intermediate coating has thickness of from 0.002 to o.010 inch.
- 5. A thermal barrier coating as set forth in claim 2 wherein said intermediate coating has a thickness of from 0.004 to 0.006 inch.
- 6. A thermal barrier coating as set forth in claim 2 wherein bond coat has a thickness of from 0.003 to 0.010 inch, said intermediate coating has thickness of from 0.002 to 0.006 inch and said top coat has a thickness of from 0.005 to 0.045 inch.
- 7. A thermal barrier coating for a substrate, said coating comprising
 - a bond coat made of a material selected from the group consisting of MCrAlY and NiCoCrAlY;

an intermediate crack resistant ceramic coating on said bond coat; and a vertically cracked top coat of yttria stabilized zirconia on said intermediate coat.

- 8. A thermal barrier coating as set forth in claim 7 wherein said bond coat contains a reactive element selected from the group consisting of hafnium and silicon.
- 9. A coated substrate comprising

a substrate;

a bond coat on said substrate comprised of one of a high temperature MCrAIY and NiCoCrAIY and having a thickness of from 0.003 to 0.010 inch;

an intermediate crack resistant ceramic coating containing yttria stabilized zirconia on said bond coat of a thickness of from 0.002 to 0.006 inch; and

a vertically cracked top coat on said bond coat comprised of high temperature yttria stabilized zirconia of a thickness of from 0.005 inches to 0.045 inches.

- A coated substrate as set forth in claim 9 wherein said substrate is an inner shroud cover plate.
- 11. A coated substrate as set forth in claim 9 wherein said substrate is one of a turbine rotating blade, turbine bucket, stationary vane and nozzle segment.

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